

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail in an envelope with sufficient postage and addressed to: Box Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231, on November 8, 2001.

Dated: 11/08/01 By: Michael D.
Michael D. Brinton

Box Patent Application
Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark

Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

1. [] Applicants respectfully direct the Examiner's attention to the pending U.S. patent applications listed on the enclosed Form PTO-1449. The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application. Applicants would be pleased to provide the Examiner with a copy of these applications upon request.
2. [] For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a European Search Report from a counterpart European application is enclosed. Such items are marked as reference letter(s): _____
_____.
3. [] For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application. Such items are marked as reference letter(s): _____.
4. [X] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - [X] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
 - [] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.
 - [] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.

5. [] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. 1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.
6. [] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c) after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action). The fee due under 37 C.F.R. §1.17(p) is to be paid as set forth in paragraph 10 below.
7. [] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in accordance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a Notice of Allowance, but before the payment of the issue fee, and is accompanied by:
 - a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and
 - b. this document is to be considered as a petition requesting consideration of the information disclosure statement.
 - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 10 below.
8. [] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:

[] 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition to Withdraw Application from Issue;

[] 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition to Withdraw Application from Issue.

[] The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 10 below.

9. [] I hereby certify:

[] that each item of information contained in the items listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of such communication is enclosed.

[] that no item of information contained or listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

10. [] Please accept payment of the fees due as indicated below:

[] A check in the amount of \$240.00 is enclosed in payment of the fee due under 37 C.F.R. 1.17(p).

[] The Commissioner is hereby authorized to charge \$240.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(p). A duplicate copy of this sheet is attached for such purpose

[] A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).

[] The Commissioner is authorized to charge \$130.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(i)(1). A duplicate copy of this sheet is attached.

11. [X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is attached.

12. [] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with a Request for Continued Examination.

Respectfully submitted,



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November 8, 2001
Date

INFORMATION DISCLOSURE CITATION		Docket Number 96-060-C1	Serial Number Not Yet Assigned
		Applicants WALKER et al.	
		Filing Date November 8, 2001	Group Art Unit Not Yet Assigned

10/006575
JC835 U.S. PRO
11/08/01

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	A	3,611,292	10/05/71	Brown et al.	340	149 R	
	B	3,617,638	11/02/71	Jochimsen et al.	179	2 DP	
	C	3,697,693	10/10/72	Deschenes et al.	179	2 DP	
	D	3,792,446	02/12/74	McFiggins et al.	340	172.5	
	E	3,950,013	04/13/76	Tagliaferri	283	6	
	F	3,950,015	04/13/76	Shrock	283	7	
	G	4,299,073	11/10/81	Golicz et al.	53	493	
	H	4,321,672	03/23/82	Braun et al.	364	408	
	I	4,341,951	07/27/82	Benton	235	379	
	J	4,630,201	12/16/86	White	364	408	
	K	4,672,377	06/09/87	Murphy et al.	340	825.34	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
	L	EP 715282 A2	06/05/96	Europe				

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

M	Kutler, Jeffrey, "Citicorp Travelers Checks Will Feature Mail Delivery with Signature Imprint", The American Banker, July 18, 1980, pg. 1.
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EXAMINER

DATE CONSIDERED:

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION		Docket Number 96-060-C1	Serial Number Not Yet Assigned
		Applicants WALKER et al.	
		Filing Date November 8, 2001	Group Art Unit Not Yet Assigned

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	N	4,683,536	07/28/87	Yamamoto	364	408	
	O	4,870,596	09/26/89	Smith	364	479	
	P	4,837,422	06/06/89	Dethloff et al.	235	380	
	Q	4,948,174	04/14/90	Thomson et al.	283	58	
	R	4,997,188	03/05/91	Nilssen	273	138 R	
	S	5,010,485	04/23/91	Bigari	364	408	
	T	5,023,782	06/11/91	Lutz et al.	364	405	
	U	H1019	02/04/92	Feldman et al.	430	138	
	V	5,144,630	09/01/92	Lin	372	22	
	W	5,176,224	01/05/93	Spector	186	52	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

	X	"ATMs and travelers checks: worthwhile for bankers?", ABA Banking Journal, January 1981, pg. 82.
	Y	Tyson, David O., "American Express to Install USSR's First ATMs", The American Banker, June 17, 1988, pg. 7.

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	Z	5,393,963	02/28/95	Thomas et al.	235	379	
	AA	5,426,281	06/20/95	Abecassis	235	379	
	BB	5,442,162	08/15/95	Armel	235	449	
	CC	5,458,938	10/17/95	Nygard et al.	428	40	
	DD	5,557,518	09/17/96	Rosen	364	408	
	EE	5,570,465	10/29/96	Tsakanikas	395	114	
	FF	5,594,226	01/14/97	Steger	235	379	
	GG	5,679,940	10/21/97	Templeton et al.	235	380	
	HH	5,703,344	12/30/97	Bezy et al.	235	379	
	II	5,798,508	08/25/98	Walker et al.	235	380	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

JJ	Zimmerman, Susan, "ATMs, direct-debit systems more...", Supermarket News, May 6, 1985, Vol. 35, pg. 48, ISSN: 0039-5803.		
KK	Tahmincioglu, Eve, "Retailers seek to take the risks out of checks.", Capital Cities Media Inc., WWD, August 23, 1990, Vol. 160, No. 38, pg. 7, ISSN: 0149-5380.		

EXAMINER	DATE CONSIDERED:
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		Applicants WALKER et al.	
		Filing Date November 8, 2001	Group Art Unit Not Yet Assigned
LL	Ebert, Stephen J., "Stop counterfeits; check validation systems", Corporate Cashflow Magazine, January 1991, Vol. 12, No. 1, pg. 32, ISSN: 1040-0311.		
MM	"Amex Offers Cheques On Call", Bank Letter, July 29, 1991, Vol. XV, No. 30, pg. 8.		
NN	Courter, Eileen, "Future Branch", Credit Union Management, May 1994, Vol. 17, No. 5, pp. 26-29, ISSN: 0273-9267.		
OO	Gullo, Karen, "ATMs to Dispense Travelers Checks", The Associated Press, May 31, 1994, Section: Business News.		
PP	Epper, Karen, "Amex to Sell Travelers Checks Through ATMs", The American Banker, June 1, 1994, Section: Technology Report, pg. 16.		
QQ	"Business Digest International Insurance; Vehicles; Foreign Government; Metals; Energy", The Courier-Jouranal, June 1, 1994, Section: Business, pg. 8B.		
RR	"Instant cover sold through the TV set", Insurance Systems Bulletin, September 1995, Vol. 11, No. 3, pp. 1-2, ISSN: 0268-1935.		
SS	"Attention News/Business Editors: American Express Travellers Cheques Available Over Telephone", Canada NewsWire, February 14, 1996, Section: Financial News.		
TT	Deogun, Nikhil, "New ATMs Can Do It All", The Orange County Register, June 6, 1996, Section: Business, pg. C04.		
UU	Abrahms, Doug, "Little bank, big world; On-Line customers from all over use Kentucky branch", The Washington Times, June 7, 1996, Section: Part B, Business, pg. B7.		
VV	Deogun, Nikhil, "Newest ATMs dispense a variety of items", The Houston Chronicle, June 10, 1996, Section: Business, pg. 5.		
WW	Singletary, Michelle, "Banks Branch Out Over the Phone; Electronic Options, and Users, Multiply", The Washington Post, June 21, 1996, Section: Financial, pg. D01.		
XX	"Express Reservations has been upgraded!", America Online, October 10, 1996.		
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		Applicants WALKER et al.	
		Filing Date November 8, 2001	Group Art Unit Not Yet Assigned
YY	Brochure: "Take Checks? Trust SCAN", Deluxe Payment Protection Systems, Inc., Copyright 1997.		
ZZ	Website: "Special Services", (http://206.222.26.211/special.htm), Dime Bank, June 1, 1997.		
AAA	Surden, Esther, "Checks Shifting From Paper To Pulse", RIS News, April 1998, (www.risnews.com), pg. 12.		
BBB	Website: "Check Guarantee For Your Merchant Account", (http://www.merchantcards.net/check.html), download date: May 6, 1998.		
CCC	Website: "CrossCheck's Company Home Page", (http://www.cross-check.com/company.htm), download date: May 6, 1998.		
DDD	Website: "Quick-Checks...Check Guarantee Services", (http://www.quick-checks-payment.com/guarantee.htm), download date: May 6, 1998.		
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